

National Home Life Assurance

Dear Friend:

This is a letter that is not like any you have ever received or I have ever written. My subject is not pleasant, but it is serious.

My subject is cancer.

One out of every four Americans will get it, according to the 1975 Facts and Figures of the American Cancer Society, despite the truly excellent work of the medical profession. In fact, 53,000,000 of us now living will eventually have cancer. This means that it will strike about two out of three American families. Families like yours. Families like mine.

Until now, there have been only two things you could do to help fight this dread disease:

1. You can be sensible about your health. Annual checkups, stop smoking, etc.
2. You can be generous, by giving freely to the American Cancer Society, among many outstanding charities.

But charity should begin at home, and now it can.

Most sincerely, I urge you to read my letter carefully. It describes a plan that helps protect you against the menace of cancer. It helps protect you against having your life's savings, and those of your family, wiped out because of the almost incredible costs of cancer care.

And yet the cost of this plan is low. In fact, if you're 54 years old or under, the monthly premium is only \$2.90. And if you're 55 or older the monthly premium is only \$4.70. Yet we'll pay you, no matter what your age, \$33.33 a day cash (\$1,000.00 a month) if you're hospitalized due to cancer. That's in addition to what anybody pays you.

You will need the money.

John Wayne had lung cancer and beat it. So did Arthur Godfrey. So have millions of others, thanks to early detection and dramatic improvements in medical techniques.

But movie and TV stars are rich. They can afford the very best care and never ask what the bill will come to. It doesn't matter when life is at stake.

Or does it?

We've designed this Cancer Expense Protection Plan because too many folks we know of recovered from cancer only to find themselves a burden to their families. And because of the enormous costs of cancer treatment, the security from a lifetime of honest work had evaporated as though it had never been there at all. Before cancer, there had been independence. Now there was almost total dependence. And their spirits, frankly, died.

You can help prevent that, if you will take just one prudent step.

As you can see, the enclosed Enrollment Form is not transferable; no one but you may use it. In

addition, we've made your first month's coverage just 25¢. If you have not had cancer, then I urge you to fill in and mail us the application along with your 25¢ today. In return, we will send you the policy to examine yourself, so that you can make your own independent decision about it. If you like the policy, keep it and continue your cancer protection at the rates now in effect: \$2.90 a month if you're 54 or under . . . or \$4.70 a month if you're 55 or older. However, if for any reason at all, you decide it isn't just what you need, then just return the policy to us within 15 days, and we'll return your quarter. No questions asked.

You can cancel. We can't.

Regardless of how often you have been treated for cancer, just pay your premiums on time and we can't cancel you out.

And we won't.

And remember, your rate can be changed only if there's a rate adjustment on all policies of this class in your whole state. You will never be singled out for a rate increase, regardless of how much you've collected.

We at National Home have over 50 years of experience in the insurance business. We're currently paying claims of \$35,000,000.00 a year, to policyowners, under our various life, accident, and health plans.

As a thoughtful consumer, you probably have some good solid questions to ask. I will do my best to answer them forthrightly.

"What are the benefits of your policy?"

1. Every day you're hospitalized because of cancer, you'll collect \$33.33 cash (that's 1,000.00 a month) paid direct to you unless you tell us otherwise. Up to a maximum of \$12,000.00.
2. Every daily visit from your doctor while you're hospitalized for cancer will entitle you to \$10.00. Limit: \$1,200.00. 120 visits.
3. In-Hospital Expenses for cancer treatment up to a maximum of \$2,000.00. These include reasonable and customary charges for diagnostic X-rays, operating rooms, drugs and medicines, private duty nurses, blood and plasma (unless it's replaced by your donors), ambulances, X-ray, Radium, and Radioactive Isotope therapy.

Another part of this benefit is well worth mentioning here. Many folks live in communities where the local hospital simply doesn't have the proper treatment facilities. If your doctor says that you must go to a hospital outside your area for special treatment, your airline or railroad fare is covered, too.

4. Your surgeon's fee will also be paid by us up to the limits shown on the schedule I've enclosed. The maximum here, for combined surgeon's and anaesthesiologist's fees is \$1,200.00. (Be sure to check the little folder carefully.)

And there is more. Suppose you need a nurse at home after a covered hospital stay? Well, if you've been hospitalized for cancer for a period of 5 days or more . . . and if your doctor says you must have a full-time nurse within 5 days of your discharge . . . then National Home will pay you \$14.28 a day (that's \$100.00 a week) for as many days as you received hospital benefits -- up to 50 weeks.

And as I said, this protection is now available to you for just 25¢ for your first month . . . and then only \$2.90 a month if you are 54 or under; \$4.70 if you're 55 or older.

Note well, please: despite the fact that all this money will be paid direct to you (unless you tell us otherwise), it is not taxable. It is not income, and the IRS has ruled that it cannot be taxed.

You may wish to cover your family, too. After all, it makes good sense because -- blindly -- cancer strikes the young as well as the mature.

If you decide on family protection, the single premium for your whole family (including you, your spouse and all your unmarried, dependent children from birth up to age 19) is far less than you'd expect. For example, if you're 54 or under, the total family premium per month is just \$5.40. If you're 55 or older, it's \$7.60 a month. That's it; that's all. Regardless of how many dependent children you have. And 25¢ covers all your insured family for the first month. (It's a sad, but true fact that leukaemia – a cancer of the blood -- attacks children and young adults, but seldom bothers with people like you and me. Consider this, please, as a word to the wise.)

"What are the exclusions and limitations?"

Just as you should thoroughly understand the benefits . . . you should also understand the exclusions.

1. This policy does not cover any sickness, disease or in-capacity, other than cancer.
2. This policy does not cover the treatment of cancer which is first manifested or diagnosed prior to 90 days after the Effective Date of the Policy.

As for the deductible, there is none. You're covered from the very first day you enter a hospital. Even before, if you require a biopsy that's diagnosed to be cancer, or an ambulance, or even air or rail transportation, as I mentioned.

An important point is well worth repeating: we can't cancel you out, as I mentioned before. And we also can't refuse your Enrolment Form. If you haven't had cancer, your enrolment will be accepted at the rates I quoted you.

There is also a built-in grace period. If you forget to pay your premium by the due date, you're still covered for 31 days after your payment is due.

(A note to young families: all children are covered, if you choose the family plan. And if a new child is born while the policy is in force, he's covered too, right from the very beginning, at no extra charge.)

"Why should I buy family coverage?"

Cancer is no respecter of people . . . or age. Men get cancer. They're more susceptible to lung cancer than women. Women get cancer, too. Fewer of them get lung cancer, statistically, but they get breast and uterine and cervical cancer. That's why every woman should have a Pap test at least once a year. And even children get cancer. That's always surprising to people -- but it's all too true. That's why family protection is important. Early diagnosis, of course, is the best single way to avoid the spread of cancer. More than 1,500,000 Americans alive today have been cured of cancer, according to the American Cancer Society.

By now my point should be clear: it costs a great deal more to treat cancer than it does to treat pneumonia or a broken leg. And yet this is all it costs you to be protected:

25¢ covers your first month. Then continue at these low monthly rates.

	Individual Protection Per Month -----	Family Protection Per Month -----
54 and under	\$2.90	\$5.40
55 and over	\$4.70	\$7.60

It's true that the war on cancer has resulted in many dramatic life-saving medical techniques, but they're terribly expensive.

Regular plans (Group, Blue Cross, Blue Shield, Medicare) simply were not designed to completely cover these high costs. Most policies are not designed specifically with the costs of cancer in mind. For example, many of these plans may not cover all the costs of –

chemotherapy, radiation and cobalt treatments, private nursing care, special medicines, ambulances, surgery, etc.

Yet this is the extra help than can save your life, or the life of someone dear to you. But these medical techniques are expensive, and National Home wants to help you keep what you've saved.

That's why the benefits from this cancer policy are paid to you over and above what you collect from anyone else. And they're paid direct to you, unless you request otherwise. You spend them as you wish.

These benefits are not taxable, nor can anyone tell you how to spend them.

After all, while you're sick in the hospital with cancer, life goes on. Expenses continue, even go up. And who is going to pay those bills? Just because you're hospitalized doesn't mean that the on-going bills stop.

There is no reason anymore to be frightened about the cost of treating cancer. For National Home is ready to help. And, as I said, it takes but one prudent step on your part.

Fill in and mail us the enclosed application today . . . along with 25¢. (The return envelope is postpaid.) We'll send you your policy, with an Effective Date shown on it. Read it carefully, please. If you don't like it . . . if you feel, for any reason at all, that it doesn't meet your requirements, send it back within 15 days of receiving it, and we'll return your money.

That's all; there's absolutely no risk on your part. Under our 15-day money-back offer, you don't risk one cent!

If you decide not to take advantage of this offer, I'll understand. But do think it over carefully. Who knows when you'll get an opportunity as good as this again?

Sincerely yours,

Arthur S. DeMoss
President

National Home Life Assurance Co.

P.S. "People Are Funny," as my good friend Art Linkletter has said so often. But they're also funny about believing that cancer always happens to the "other guy". It doesn't.

Please think about it. Then send us your completed Enrollment Form.